

### Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for ~~conducting~~ facilitating a transaction, the method comprising:

- a. receiving a request at a wallet server to authenticate a transaction data from a user, wherein said request includes transaction data at a server;
- b. ~~requiring the user to provide an instrument for verification;~~
- ~~c. receiving an instrument input response from the user based upon said requirement;~~
- d. processing said ~~instrument input as an input to~~ request at said wallet server a security processor;  
authorizing transaction data, by said wallet server, to obtain authentication data from a security server;
- e. assembling associating authentication data, by said wallet server, with at least one forms; and, for the transaction, said forms comprising an authorization by said security processor of said input to said security processor;
- f. providing said at least one forms associated with said transaction to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.  
and sending a request to said security processor for a second authorization of said forms; and
- ~~g. validating said transaction with said second authorization of said forms received from said security processor.~~

2. (Currently Amended) The method of Claim 1, wherein said receiving step includes receiving said request from a transaction instrument. further directed to providing such transaction validation for different combinations of instruments and security processors without requiring changes to transaction processing by a merchant.

3. (Currently Amended) The method of Claim 1, wherein the transaction data includes purchase information, charge information and transaction instrument identifying information. ~~is an electronic purchase transaction.~~
4. (Currently Amended) The method of Claim ~~31~~, wherein ~~the electronic purchase transaction~~ said receiving a request at a wallet server includes receiving a request at ~~is conducted using~~ a digital wallet.
5. (Currently Amended) The method of Claim ~~42~~, wherein the transaction instrument is a smart card.

Claims 6-38 (canceled).

39. (NEW) A wallet server for facilitating a transaction, said wallet server including:  
an interface configured to receive a request from a user, wherein said request includes transaction data;  
a processor configured to process said request at said wallet server and to obtain authentication data from a security server based on said transaction data;  
a module configured associate said authentication data with at least one form;  
and,  
a module configured to provide said at least one form to a merchant server to facilitate merchant server using said at least one form to obtain an authorization from said security server.
40. (NEW) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:  
receiving a request at a wallet server to authenticate a transaction data from a user, wherein said request includes transaction data;  
processing said request at said wallet server;  
authorizing transaction data, by said wallet server, to obtain authentication data from a security server;

associating authentication data, by said wallet server, with at least one form; and,  
providing said at least one form to a merchant server to facilitate merchant server  
using said at least one form to obtain an authorization from said security server.